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Date: August 15, 2005 Must Be Sent By:  
To: Examiner C. Brown Fax No: (571) 273-8300  
Company: USPTO, Art Unit 2134 Phone No: (571) 272-3833

Re: In re Patent Application of  
Inventors: Camacho et al.  
Appl. No.: 09/801,468  
Filing Date: March 7, 2001  
Title: METHOD AND APPARATUS FOR REDUCING ON-LINE  
FRAUD USING PERSONAL DIGITAL IDENTIFICATION

From: Anthony G. Smyth Phone No: 858.509.4007  
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Comments:

Attachment(s):

After Final Response Under Rule 116 for the above-identified application.

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